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MONOGRAPHS ON EDUCATION

IN THE

UNITED STATES

EDITED BY
NICHOLAS MURRAY BUTLER
President of Columbia University in the City of New York

13

COMMERCIAL EDUCATION

BY

EDMUND J. JAMES
Professor of Public Administration in the University of Chicago, Chicago, Illinois

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DEPARTMENT OF EDUCATION

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HOWARD J. ROGERS, Albany, N. Y.

MONOGRAPHS

ON

EDUCATION IN THE UNITED STATES

EDITED BY

NICHOLAS MURRAY BUTLER

President of Columbia University in the City of New York

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1 EDUCATIONAL ORGANIZATION AND ADMINISTRATION — ANDREW SLOAN DRAPER, *President of the University of Illinois, Champaign, Illinois*

2 KINDERGARTEN EDUCATION — SUSAN E. BLOW, *Cazenovia, New York*

3 ELEMENTARY EDUCATION — WILLIAM T. HARRIS, *United States Commissioner of Education, Washington, D. C.*

4 SECONDARY EDUCATION — ELMER ELLSWORTH BROWN, *Professor of Education in the University of California, Berkeley, California*

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6 THE AMERICAN UNIVERSITY — EDWARD DELAVAN PERRY, *Jay Professor of Greek in Columbia University, New York*

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19 EDUCATION OF THE INDIAN — WILLIAM N. HAILMANN, *Superintendent of Schools, Dayton, Ohio*

20 EDUCATION THROUGH THE AGENCY OF THE SEVERAL RELIGIOUS ORGANIZATIONS — DR. W. H. LARRABEE, *Plainfield, N. J.*

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COMMERCIAL EDUCATION

No satisfactory exposition of the existing condition of commercial education in the United States can be written at present. Such an exposition would be based upon a full knowledge of the historical development of such instruction as well as upon full and accurate statistics of its present condition. Neither of these presuppositions have been thus far realized. No one has yet devoted the time and attention necessary for a proper monographic treatment of the different aspects of this development. The department of such instruction which has made the most pronounced progress is that of the so-called commercial college, *i. e.*, the elementary technical school intended to prepare pupils for clerical work. It is not known, as will be seen later, exactly when such work was begun in the United States or by whom or where, and the facts about the subsequent development are difficult to ascertain; indeed, one may say it would be impossible for any one person to collect the facts necessary to enable one to treat the subject historically in a thoroughly satisfactory way. On the other hand, the statistics of the present condition of this department of instruction are unsatisfactory.

The bureau of education at Washington has labored faithfully for many years to collect as thorough and accurate information on this subject as possible, but limited as it is in the funds placed at its disposal for collecting and revising and checking up statistics, it is impossible for it to collect information in regard to all the schools which are actually at work from year to year. The statistical reports of the various departments of education in the different states are, if anything, still more unsatisfactory; in fact, they are almost worthless for the purpose in hand, since none of them, with

the single exception of those of the University of the State of New York, are of any real value.

It was felt, however, by the authorities having in charge the United States exhibit at Paris that it would be desirable to make the best presentation which under the circumstances might be feasible, trusting that the defects which will be made apparent by this exposition may be remedied at some future time by those in a position to do so.

The opportunities for formal school preparation for a business career which are now offered in the United States may be roughly divided into four classes. First: The "commercial college" of the well-known type, an institution of which the merits have been frequently underrated, but which has already accomplished much good, and which seems to indicate in its constant evolution and advancement the possibilities of a very high grade of usefulness hereafter in the somewhat restricted field which alone it seeks to occupy. Second: The business courses of the public high school, meagre and illiberal hitherto, but growing constantly richer, more popular and more generally introduced, so that there is an early prospect of well-designed, highly attractive and deservedly favored schemes of business instruction in our secondary schools, culminating in our larger cities in distinct and separate high schools of the commercial type, not only fairly comparable to the best schools of similar grade in continental countries, but surpassing them in some respect. Third: Private endowed schools, more or less technical in character, introducing commercial courses which, in their best form, seem tending to realize the desirable standard of secondary business education. Fourth: College and university courses, which promise to embody the conception of higher business instruction in colleges of commerce, the work of which, largely technical, will not be inferior to the ordinary undergraduate courses of our American universities, and which, under favorable circumstances, will parallel for the future business man the advantages which have been hitherto offered in graduate courses for those who are pre-

paring for other careers. When the inherent promise of all these kinds of business education has been realized, there will be no failure in this line of work, fairly chargeable either to the public or to the private system of American education. We shall have ample opportunities for preparation in business activity open to all young men and women, looking forward to engaging in any capacity in commercial and industrial occupation. Lest this judgment of the future of business education in America seem too optimistic, it may be best to give not only an account of the present conditions, but also a *résumé* of the historical development of each of the four classes of business training, which have been just now indicated.[1]

If the average American were asked what opportunities exist in the United States for training toward a business career, his immediate and unhesitating answer would refer to the "commercial college," and probably to that alone. This institution is peculiarly American; nothing exactly like it is known in other countries. It embodies the defects and excellencies of the American character, and typifies in itself a certain stage in our development. Its almost spontaneous origin, its rapid and wide diffusion, its rough adaptation of primitive material to the satisfying of immediate and pressing needs, its utter disregard of all save the direct answer to current demand, and then gradually its recognition of present inadequacy, and its determination toward broader, fuller usefulness, these characteristics of the commercial college mark it as essentially the product of a young,

[1] The summaries of statistical tables show the number of students in commercial courses in each of the five classes of institutions in each state of the United States. The totals are as follows for the year 1897–98:

In universities and colleges	5 869
In normal schools	5 721
In private high schools and academies	9 740
In public high schools	31 633
In commercial and business colleges	70 950
Total for United States	123 913

—Report of United States Commissioner of Education, 1897–98, p. 2451, Advance Sheets

eager and gradually maturing people. In an older and more developed country the need which was the impulse toward the first commercial school, would not, perhaps, have been so quickly noted, and steps would not have been taken so immediately to satisfy it. The need once apparent, however, discussion and deliberation would have followed in logical order and action would possibly have awaited the maturing of a rational and broadly comprehensive plan, even if only part of this were susceptible of instant realization. Not so under our conditions, and certainly not in the case of the American commercial college! The man who first noted a need for business instruction waited not to formulate the problem and to discuss the solution, but bent himself straight-a-way to furnish the opportunity and to meet the demand. Who this man was it is not possible now to state. So humble was the beginning of education for business men in the United States, that any one of many men who began practically at the same time to offer instruction in two or three simple subjects of commercial importance, might fairly claim to have aided in the beginning of this work. It is claimed that Bartlett of Cincinnati was the first to assume for his undertaking the name of business "college," and he was unquestionably one of the earliest and most successful workers in this field.[1] He gave commercial instruction to private pupils in the forties.

About the middle of the fifties there were not more than a dozen commercial schools scattered in the large cities from Boston and Philadelphia to Chicago and St. Louis. They had arisen with the idea of facilitating the entrance of young men into minor positions as clerks and book-keepers. The instruction offered was very meagre,— some so-called commercial arithmetic, a little practice in keeping accounts, and a certain amount of ornamental penmanship made up the total. A school of this kind did not require a large force of teachers,— in many cases the entire instruction was given by one man. Nor was the equipment elaborate; a sin-

[1] See address by L. S. Packard in the Practical Age, January, 1897, p. 5.

gle room fitted with chairs and tables frequently sufficed. The tuition fees were proportionate. Forty dollars was reckoned an average charge, not for one term or for one year, but for an indefinite or life scholarship, and that not limited to one school always, but valid at any of a large number, embraced in single "chain."[1]

In those early days there were no text-books for the "commercial colleges;" and arithmetic and bookkeeping were taught by manuscripts prepared by actual accountants engaged in business. As with the text-book authors, or rather manuscript authors, so with the students. These came primarily from the ranks of those already employed at the time in business houses, a fact which necessitated the institution of evening classes. The average time spent in a business college was not more than three months, so that equipment, instruction, fees, time and grade of work were all pretty much on a par. Poor as such education must have been, it evidently filled a need, for commercial colleges throve and multiplied and with success became still more successful. Increased popularity led to higher fees, longer courses, to the preparation of printed texts; life and interchangeable scholarships were abolished; the teaching force was increased; students were no longer adults wearied by daily labor; the commercial school began to draw young men and boys looking forward to employment; day classes largely took the place of evening instruction; school equipment improved and gradually these institutions grew into the apparently permanent place in public favor which they enjoy to-day.[2] Official statistics of the bureau of education report 341 of these schools with 1,764 instructors and 77,746 students, 82 per cent being in day classes. The list does not, by any means, report all the commercial schools of the country and includes principally the larger and more important.

[1] The Bryant and Stratton system of schools numbered at one time more than fifty in as many different cities, and this plan of interchangeable tuition was valid throughout.

[2] See the report of the United States commissioner of education for 1896–7, p. 2257; see Appendix.

One of the leaders in the Federation of business teachers' associations claims not less than two thousand schools with fifteen thousand teachers and an annual enrollment of one hundred and sixty thousand pupils.

Contrast this with the record of forty years ago, when there were fewer than a dozen schools of this kind, with say thirty teachers and a thousand pupils, and the figures become sufficiently impressive. When we add to this numerical increase the considerations of the lengthened course of study, improved teaching and better average preliminary preparation, the development of the business college in the last half century must be admitted as striking. But, after all, the future of this type of institution could not be accounted promising on the basis alone of past achievements. Educational standards are advancing so rapidly that even in the restricted field of the commercial school, radical improvement is the constant price of retaining even the ground already won. Fortunately there is evidence of broadening views and sounder conceptions among the business college teachers and attention is drawn to three or four facts in particular which are pregnant with meaning for this kind of commercial instruction.

In the first place the function of the commercial college has been heretofore conceived in an altogether too narrow manner, even by those who have been its most successful and most progressive managers. It was started with the definite idea of training clerks, bookkeepers, penmen, and later stenographers and typewriters, and up to the present it has remained close to the original conception. The work that has been done in penmanship, in commercial arithmetic and in bookkeeping and business practice and correspondence was intended not only primarily but solely for this class. Merely the absolutely necessary "facilities" of business life were furnished, which include to-day typewriting and stenography, and the possible advance of an individual from a clerkship to some more important position was virtually ignored. Now, even in the very limited field of pre-

paring for subordinate and almost mechanical labor, good work may be done and the business college has, in fact, accomplished excellent results. What is, however, especially encouraging to-day, is the realizing sense on the part of the directors of commercial schools, first, that for clerical positions more technical instruction is necessary; secondly, that a broader education pays, even granting that no higher position is ever won, and thirdly, that while the business college cannot prepare directly for more responsible duties in commerce and industry, it can, in a degree, and should, as far as possible, equip the student through liberal and fundamental studies for subsequent promotion. These ideas are spreading among the teachers and managers of the commercial colleges and are almost insensibly producing their logical outcome, namely, a course of study which is at once broader and more technical. The process is slow but evidences of advance are apparent in the printed announcements of various schools, in the discussions of business teachers' conventions and in the periodicals, weekly and monthly, issued in the interests of business education.[1]

This broadening view of what the business school may do has come hand in hand with a clearer realization that in this phrase the emphasis should rest on the second word; not that the school should not be for business, but that it should not be merely a business. Educational institutions which are run upon the proprietary basis are always susceptible to an excessive and self-destructive regard for receipts. This danger has been recognized in the field of commercial education and emphasized by the failure of hundreds of managers who forgot that a school cannot long "pay" unless it pays the students to attend, unless they be given what they need first of all, and then and only then the tuition fees fixed in proportion. A most hopeful sign for the future of the business college is the growing capacity of the public to judge what schools are worth attending and a growing

[1] Cf. address by President J. E. King of the Business Teachers' Association in the Practical Age, January, 1898.

sense on the part of those in control that they must give an increasing *quid pro quo.*

Secondly, the necessity of pedagogical training has been recently forced upon the consciousness of business school directors. In the early history of these schools the advantages of practical business experience for the business teachers were immediately apparent and much popularity was won by wide advertisement of this qualification in the teaching force. Undoubtedly this emphasis was not only shrewd but in a large degree well founded. Experience has, however, laid weight on the need of pedagogical ability and training, and the best schools of this type are now seeking instructors who have skill in teaching as well as theoretical and practical mastery of subject-matter. The change came slowly, but a glance at the list of business teachers shows to-day a large and growing per cent of men and women of collegiate or other special preparation for this work. The business college has been long hampered by the lack of suitable teachers, but the demand is creating a supply, as it will beyond question in other grades of commercial education.

A third favorable influence on the work of the business college has been the recent and marked growth of a new form of competition. Rivalry among schools of the same type has always been springing up, and has had a decidedly beneficial influence in the development of commercial colleges, but this kind of competition has not had the determining force which a new element in the problem bids fair to exert. This additional stimulus to the efficiency of the business colleges comes from the introduction of commercial subjects into the public high schools and the establishment in them as well as in normal schools and academies, of business courses and departments. Free instruction in these schools and frequently instruction of a broader and higher type is putting the commercial college where it must improve or be hopelessly outclassed. This new competition led Mr. King of Rochester in 1897 to address the Federation of Business Teachers' Association in the following pointed words :

"The training which the American commercial college gives its pupils, while good in a way, is extremely narrow and little more than rudimentary. It cannot properly be called business training, it is merely clerical training. While this kind of training may have satisfied the requirements in the past, and while there may continue to be a certain demand for it in the future, I believe the time has arrived when the American commercial school should cease to be a purely clerk factory and educational repair shop, and should assume the duties and position of a real business training school. In order to do this it must raise the standards, broaden and deepen its course of study and lengthen its time requirement.

"Its present standards both for admission and graduation are too low, its course of study too narrow and shallow, and its time requirement too short. It is useless to expect to attract and hold high-grade students with low-grade standards, or thoroughly to train young people for the duties of business life with the present course of study, and in the time now given to this work. The preparation for business life ought to be as thorough as for professional life, and I believe that the time is not far distant when it will be.

"It should be said, and in the same sense, of the graduates of our commercial schools as it is said of the graduates of our best technical schools, viz., 'that the business world not only finds that it can afford to employ them, but that it cannot afford not to employ them.' There is a good demand for thoroughly trained men — not merely clerks — in all departments of business, and the commercial school ought to be able to supply that demand." (*Ibid.*)

The new rivalry of the public high school and the commercial college can prove only to the advantage of each. What effect it will have in detail on the private undertaking is difficult to foretell, but it is not too hazardous a surmise to predict that the commercial college may hereafter be glad to see much of its work go over to the system of public education, thus giving it better equipped students and freedom to evolve a still higher course of instruction.

The probability of this further evolution of the business college into a supplementary educational instrument of a somewhat better type is foreshadowed in a fourth fact favorable to commercial training, and by no means without significance in the history of these institutions; namely, formal recognition as a factor in public education by one of our most influential governing bodies, the University of the state of New York. This recognition is not only honorable in itself, but is important as indicating for this work the beneficent effects which have come to other kinds of educational effort through guidance and supervision by that distinguished corporation. The advantages that have accrued to elementary, secondary and higher education, general and technical, public and private, in New York through state inspection, and in some measure, control, may now be obtained by the commercial schools. Moreover, the standard thus set in one state for business schools will come gradually to be recognized in other parts of the country, and New York can point to another result of adequate supervision.

The regents of the university have established a standard for business schools in confidence that this would further an *esprit de corps* which would create a demand for higher qualifications and lead to a duplicate of the experience with the professional schools of medicine and law, when similar actions led to a large increase in the attendance at secondary schools. They proposed in no wise to discriminate against the smaller commercial colleges, giving on the contrary full credit for the work of these, if of a creditable kind, but ruling out from all recognition the schools of questionable repute. It seemed good to them to omit consideration of all business schools in so far as these gave purely elementary work in the ordinary subjects of business instruction without regard to the previous preparation or the persistency of effort on the part of the students. The conditions of recognition of a business school were in brief: Instruction by at least six teachers giving all their time to the work, an equip-

ment worth not less than $5,000, exclusive of buildings and fixtures, a satisfactory one-year course, supplementary of the high school and consisting of at least 500 hours of actual instruction, in preparation for the state business diploma. Provisional registration was allowed schools not meeting the first two conditions, but filling the others satisfactorily. It speaks well for the character of the New York business colleges that while the bureau of education reports thirty schools in the state the regents have granted full recognition to eleven and provisional registration to thirteen. Besides granting registration to business schools on these conditions, an act which, fixing a high standard, will arouse efforts to meet it, and will be again reactive in raising the standard, the university decided to issue business credentials, including a state business diploma and a state stenographer's diploma and corresponding certificates. The distinction between the two is the requirement of graduation from a registered high school, which attaches to the diploma, but not to the certificate. To obtain the diploma, candidates must be certified as having completed also a full one-year registered business course, and must pass regents' examinations in advanced bookkeeping, in commercial law, in business English, arithmetic, practice and office methods, and in commercial geography and the history of commerce. If the high school course previously taken did not include United States history, civics and economics, the regents' examination in these subjects must be passed as well. The value of these requirements may be best measured by the following outline, included in a syllabus issued for the guidance of business schools and supplemented by considerable suggestions in detail:

"**Advanced bookkeeping** — The test in bookkeeping demands a higher degree of technical knowledge than is required for the academic examination. It presupposes ability to open and keep with accuracy the accounts of any ordinary business, including familiarity, both theoretic and practical, with books of account.'

"**Business arithmetic** — This test requires a high degree of accuracy and skill in business computations, such as measurements arising in different kinds of business (including a practical and thorough knowledge of the metric system of weights and measures), billmaking, percentage, interest, partial payments, discount, insurance, commission and brokerage, computations arising out of partnership settlements and the operations of incorporated companies, taxes and duties, averaging accounts, ratio and proportion, accounts current, stocks and bonds, domestic and foreign exchange."

"**Commercial law** — The test in commercial law demands a knowledge of those matters of law that have constant application in business life, including drawing up in proper form contracts, articles of incorporation and all business documents. Candidates should have a fair practical knowledge of the laws relating to contracts, negotiable paper, liens, guaranty, interest and usury, sale of personal property, warranty, bailment, agency, partnership, joint stock companies and corporations, insurance, common carriers, attachment and stoppage *in transitu*, real estate, banking, taxes and duties, distribution of estates after death. They should also be familiar with the statute of frauds and the statute of limitations, and have a general knowledge of the interstate commerce law and the national bankruptcy law, and be able to draw in concise legal form any contract or agreement, check, note, bill of exchange, bond, bill of sale, power of attorney, articles of incorporation, insurance policy, charter party, bill of lading, deed, mortgage, lease, notice of protest, will or other document relating to the foregoing subjects."

"**Commercial geography and history of commerce** — The test in geography presupposes some general knowledge of mathematical, physical and political geography, as preliminary to the more detailed knowledge required. Candidates should be able to give the location, physical features, approximate size and population, form of government and prevailing language of the commercial countries mentioned in the following outline, and have knowledge of the relative commercial

importance of those countries and of their principal products, routes of travel and transportation, their chief seaports and the ocean routes by which they are connected with the great trading ports of the world.

"In history of commerce the candidate should have a general knowledge regarding the origin and early development of commerce, should be able to trace its influence on the world's civilization, and should be reasonably familiar with the great discoveries, public works, inventions, legislative enactments and other important influences by which the progress of commerce has been affected."

"**Business practice and office methods**— The test demands a practical general knowledge of the manner and methods of conducting ordinary kinds of business, and a ready familiarity with the methods and practice that should prevail in every well-regulated business office. This work is closely correlated with bookkeeping, arithmetic and commercial law, and gives rise in great part to the work in those branches, as well as to much valuable practice in the use of English and in penmanship. The candidate should be familiar with the usual rules and practice in buying and selling breadstuffs and other agricultural products; meat products, cotton, wool, hides and other raw materials; lumber, iron and other building materials; oils and naval stores; mineral products sold on a commercial scale, stocks and bonds, fruits and groceries, dry goods and all ordinary commodities. He should have a general knowledge of the prevalent customs in the business of transportation on the high seas, the great lakes and navigable rivers, and by canal or railway; in the business of banking, insurance, and manufacturing; and should also know something of the important rules and customs governing transactions on the stock exchange, the produce exchange and similar centers of trade. He should be able to keep the accounts of any ordinary business and to draw up or make out all papers in the regular order of such business. A plain, easy, and above all, legible business handwriting is an indispensable requisite."

"**Business English**— This test calls for such skill in the written expression of thought as every well-equipped business man should possess. It consists entirely of practical exercises in English composition, which are to be rated acording to their character, not only in penmanship, spelling, punctuation, capitalization, and general neatness, but also in the more essential matters of correct use of words, sentence structure, logical sequence of ideas, and paragraphing. The subjects will include letter writing on varied business topics; drawing up or filling out from rough memoranda, business documents, such as contracts or articles of agreement, descriptions of property in deeds and mortgages, bills of sale or insurance policies; making reports and abstracts condensing long articles; writing advertising notices and composing short essays on business topics. No questions in technical grammar will be asked."

The above outline shows how far the business college has advanced from its simple form of forty years ago, since examinations on such a course of study were deemed not too high for a large proportion of these schools in New York. The private commercial school probably cannot without endowment take rank as a higher institution, but with an increasing proportion of high school graduates among its students, it will undoubtedly win its reputation in this field, and give more and more of its energies to work of advanced grade. The example set in one state should be widely followed by commercial schools and the action of the New York regents should be far-reaching in its results. Indeed, it seems probable that the commercial school will be forced more and more to the giving of advanced and supplementary business training by the growth of the second form of commercial instruction, *i. e.*, that of the public high school.

Before leaving this subject of the "Commercial College," *i. e.*, the private, elementary, unendowed, unassisted and uninspected educational undertaking, it is desired to emphasize again how important a function it has performed in our American educational system. It set out to give the girl or

boy, man or woman who desired to secure a position as clerk or bookkeeper just such assistance as was needed to prepare for such work. No matter how young or how old, how educated or how ignorant the candidate, the commercial college undertakes to give him an immediate and definite training in book-keeping, commercial arithmetic, penmanship, stenography and typewriting or such portion thereof as is desired. It made of each student a special case; did not hold him back to work along with a class, gave him every assistance in its power, made entrance to the school as easy as possible, rarely requiring any other condition than paying the fee; facilitated the leaving and helped the pupil in finding work.

That it did this work well at least to the satisfaction of its pupils is sufficiently attested by the hundreds of thousands of people who have attended the schools in the last fifty years. Pupils were required to pay fees and in many cases high fees for such instruction. The annual tuition fee varies in the better schools from $50 to $150 and even $200 for a school year of ten months. The payment of such fees by men and women who have to earn their own living at comparatively low salaries testifies eloquently to the value which they themselves set upon the instruction which they receive.

It is perfectly safe to say that in the quality of the work which they do, and in the equipment for this particular work, the American commercial colleges have no rivals. They are as much superior to anything of the sort to be found elsewhere in the world as are the American schools of dentistry to their counterparts,— and for very much the same reason, viz.: that they are engaged largely, one may say chiefly, in the mechanical work in which Americans excel the rest of the world. They are not educational institutions in any broad sense of the term at all. They are trade schools pure and simple, and that in a very narrow sense. They train for facilities. Of course all training has intellectual results, even that of the prize fighter. But the commercial college aims not to train the best bookkeepers, or sten-

ographers, for, to such, a high degree of education is necessary, but to take the boy or man as he is, with or without education, stupid or bright, and make as good a bookkeeper or stenographer out of him as is possible, by simply superadding a brief technical training. The limitations of such a school are perfectly evident to every educationist. It trains the clerk, the routinest, the amanuensis, not the manager or director of business enterprises. That hundreds of the students of the colleges have been successful business men of initiative and independent enterprise simply proves that they had native ability for that sort of thing; not that this sort of training was especially helpful, though it is only fair to say that many of these men trace their start in business to the technical skill in bookkeeping, etc., which they acquired in the schools.

Many just criticisms might be made on the method, plan and spirit of these schools, upon the narrow curriculum characteristic of nearly all of them; of the low grade of efficiency; of the tendency to decry all higher education, &c., &c. But, after all, they have done a valuable service to our educational and business interests, and the best of them have become better with every passing decade.

There is another interesting and important phase of this development of commercial colleges which has not received the attention it deserves. The increasing employment of women in the positions of clerk, bookkeeper, amanuensis, &c., which is such a marked characteristic of American business life, could hardly have taken on such dimensions as at present if it had not been for the opportunities for technical training which such schools as these offer.

An interesting side light may be thrown on the growth of the commercial college by noticing for a moment the career of one of the leaders of the movement, Mr. S. S. Packard, recently deceased. Mr. Packard began his work as an instructor in penmanship in a small school in Cincinnati as early as 1850. After teaching in various places — among others in Chicago — he opened the Packard commercial col-

lege in New York city, in the spring of 1858, as a link in the Bryant and Stratton chain of business colleges.[1]

It was the seventh in the order of evolution, and was intended as the cosmopolitan center. The "chain" eventually embraced schools in fifty of the principal cities of the United States and Canada.

Mr. S. S. Packard was from the beginning the principal and business manager, H. B. Bryant and H. D. Stratton being his associates. In 1867 Mr. Packard bought the interest of his partners, Bryant & Stratton, and changed the name from Bryant, Stratton & Packard's business college to Packard's business college.

The most important result of the change of proprietorship was in doing away with the life-scholarship plan under which the "chain" had been conducted, and putting an end to the interchangeability of tuition. Mr. Packard's lead was followed by the other schools, and thus the foundation was laid for individual — if not competitive — work, which has done so much to advance the character of business education in this country.

During the first year of the existence of the school, Mr. Packard wrote text-books on bookkeeping for the use of the Bryant & Stratton schools, which in revised form are still used. The school was first located in two small rooms in the then new Cooper Union building. It was, in fact, the first tenant of that building. In the fall of 1863 it was removed to the Mortimer block, corner of Broadway and Twenty-second street and Fifth avenue, and in the spring of 1870 to the Methodist building, corner of Broadway and Eleventh street, occupying the entire fourth story of the structure. Here it remained for seventeen years, until it outgrew its accommodations, when its present commodious and elegant quarters were secured.

At present it is located in the college building, formerly occupied by the College of physicians and surgeons, at the

[1] This account was prepared from material furnished by the present principal of the Packard school.

corner of Twenty-third street and Fourth avenue, occupying the entire building above the ground floor. It has a floor space of fifteen thousand square feet, with two large assembly rooms, each capable of seating three hundred pupils, and twelve smaller rooms for recitation purposes, offices, etc.

In the early days of the school the students were mature young men, many of them having fought in the civil war, and coming home entered the school as a preparation for clerical positions. The course was intended to cover only about three months, and bookkeeping, penmanship, and business arithmetic only were taught. The school sessions were from nine to four, and from seven to nine in the evening, six days in the week. There were no vacations. No record was kept of attendance, as the students themselves were responsible, being in some cases partially employed during the day. The scholarship plan gave the privilege of unlimited attendance at any school in the "chain."

In 1865 commercial law was added to the course, and later practical English and civics. In 1872 stenography was first taught, in classes only. A very small proportion of students studied this branch, and always in connection with the commercial course. The following year the typewriter was introduced. This was the first school to teach either stenography or typewriting.

At the present an important feature of the work, from which no student is excused, is public speaking without any attempt at elocution. Each student in his turn is required to speak in the morning assembly on some current topic, and always without notes. The object of this exercise is to fit them, as business men, "to think on their feet," to express their thoughts clearly and without embarrassment when occasion demands. Another feature is the character record, a brief history of the student's career from the beginning to the end of his course, showing not only progress in study, but also comments by his various teachers on any special characteristics or performance that is deemed worthy of comment. It has proved not only efficacious as discipline, but is useful as

reference after the student has passed out from the school and refers to it for recommendation in business. This record is never destroyed. A specimen of the student's work is also preserved. Faithful work for many years and a strict adherence to truth-telling in regard to the qualifications and character of candidates for business positions enable the management to secure employment for every worthy graduate.

The commercial course now covers about a year and a half, or fifteen months, the students entering at any time and being graduated not in classes, but as they finish the course, in greater or less time, according to their ability. The instruction is largely individual. The school graduates yearly about 150 pupils, the number in recent years being almost equally divided between the stenographic and commercial departments.

Though the school has the permission of the board of regents to continue the name "college," it has voluntarily changed it to the more appropriate name of "commercial school."

"The history and purpose of this school is written in the hearts of twenty thousand men and women, who, during the past forty years, have been of its household. Of this number, at least fifteen thousand have been residents in the city of New York. Many of them are now important business men in the city, whose sons and daughters have also been pupils in the school."

Mr. Packard devoted forty years to the active management of the school and to many plans by which the good work might be made permanent. He died in October, 1898.

The career of Thomas May Pierce, of Philadelphia, illustrates in a similar way the growth of this department of our educational system. Starting out in 1865 with the meagre curriculum then offered, he increased the scope of the work, improved the equipment, introduced regularity and system

into the instruction until, when he died in 1896, he had built up what might fairly be called a typical school of the better sort. He employed some twenty-five instructors, and occupied quarters in one of the best office buildings in Philadelphia, where he used fifteen rooms containing 10,000 feet of actual floor space. The charge for tuition was $15 per month, or $100 for a course of seven months, showing that he had succeeded in building up an institution which its students at any rate believed in.

Similar careers may be found in all older and larger cities of the United States, all testifying to the service which these schools have rendered the public.

Commercial instruction in the American public school system is only beginning to attract general attention, despite the fact that a certain amount of this work has been carried on for many years. The instruction, however, that has been given was until recently of a very meagre description. A commercial course was not infrequently announced, although it differed from other courses in the same school only by the inclusion of a little typewriting, bookkeeping, and possibly stenography. Of late years a considerable change has come about, and high schools which had offered some business training have improved the course of study. Commercial instruction has been introduced for the first time into many schools, and gradually distinct and separate courses are being established in connection with city systems to give opportunities for the future business man, comparable to the aid already furnished to those looking forward to higher studies of a professional or technical kind. The natural order of development in this matter can be seen in a glance at the course of high school study in some typical cities. Omaha represents one stage, presenting a commercial course in which commercial arithmetic is substituted for elementary science and botany in the ninth grade of the regular English course, bookkeeping for zoology, and mediæval history in

the tenth, commercial law and book-keeping for chemistry and French history in the eleventh, and stenography and typewriting for American history and political economy in the twelfth grade. Some question might arise as to the advisability of the substitution in one case or another, yet there remains a fairly liberal plan of study, covering four years and giving an opportunity to young men and women to gain a degree of business preparation along with a general secondary education. Whether or not one be disposed to favor a duplication of business college work in the public high school, there is no doubt of the superiority of the four years' course of Omaha to the one or two years' course in many other cities. Even if the aggregate of special preparation for business does not exceed the ordinary work of a year, it is preferable from an educational point of view at any rate either to place this late in the high school program or to distribute it as indicated above. Fair objection to this may be made on the ground of the inability of many pupils to attend a full four years term, if we admit the need of adding to the public schools a kind of teaching already provided in private institutions. If it seems on the contrary inadvisable to introduce into the public high school a bare imitation of the lower class business college with most of the disadvantages and few of the excellencies of the latter, then the one or two years' course of business training substituted for the first year or two years of secondary instruction can be looked upon with favor only as a transition step. So Boston with a two years' commercial course and little special business training, Pittsburg with one year's work in place of the second high school year, Washington with a two years' course, are all in an early stage of development in this direction. Possibly Washington with a distinct business high school even though the course of study covers only two years, is nearer the final form than Milwaukee with its new four-year commercial course. The evolution of a real secondary business school may come more easily through the addition of suc-

cessive years to the course than through the gradual specializing of an ordinary high school curriculum. Indeed this view is borne out by the experience of the Hillhouse high school in New Haven with an admirably outlined three years' course and by the development in Paterson, N. J., of a commercial department in the city high school into practically a distinct school operated in a separate building by an entirely independent faculty, with a special course of two years, requiring one year of secondary study for admission.

To attempt any comparison of the relative value of commercial training in the cities mentioned would not be difficult but is perhaps needless. All of the courses offered should be judged not alone for what they are to-day. Rather should they be reviewed from the point of view of the ultimate standard, for they are changing from year to year and the best mode of reaching the final form depends on local conditions. What is desirable seems perfectly clear. First of all the course of study should be at least four years. We cannot successfully defend commercial instruction in the public high school unless the work is planned as broadly educative as any other of the secondary courses. Superintendent Pearse of Omaha struck the right note in an address before the Business teachers' association, when he insisted that the student should get as much drill, as much discipline, as much education, out of a commercial course as he would get out of other high school courses.[1] Secondly, the course should be thoroughly outlined as distinctly commercial. A mere substitution of a few business studies in the usual English course does not make for commercial training and such action is not only an inadequate provision for present needs, but it is destructive of future possibilities. Properly planned, a course of instruction may bear the stamp of its purpose in every part, and at the same time lose not a whit, but on the contrary, by unity and close connection, gain decidedly in general educa-

[1] See the Practical Age, February, 1899, p. 36.

tive value. This means necessarily, in the larger cities at any rate, a separate corps of teachers. A separate building is strongly desirable, not only on the ground of superior adaptability for the uses of a commercial school, but for the far weightier consideration of absolute independence in fact, and full differentiation in the public thought.

Secondary education of the manual training type is to-day years ahead of the development which would have been possible if the separate manual training high schools had not been established. Place the commercial course in the ordinary high school largely under the charge of the present teaching force and you rob the new movement of half its possibilities. The problem of working out good secondary business education needs all the freedom that is feasible; it can be solved only by independent faculties with every member intent on the questions of his own department, of course, but also grappling with the problem of the entire scheme of studies. Under these conditions an *esprit de corps* will be aroused, greatly conducive to the final success of this feature in the system of public instruction. When a few such independent schools have wrestled with and solved the problem of commercial instruction, the ordinary schools will have a better basis for "commercial courses." With these considerations in view, we can readily say that between the two-year, strictly commercial course of Washington for example, and the four-year course slightly specialized, of some other cities, the choice should be made not on the basis of what is offered now, but of approximation to the real type, namely, a well-planned, fully-specialized scheme of commercial training covering at least four years of secondary grade.

This standard of secondary commercial training has been more nearly approximated in Philadelphia than in any other American city. In 1898 a department of commerce was established in connection with the Central high school, and the following study-plan was adopted:

SUBJECTS OF STUDY	First year	Second year
I. English	Composition and American literature — 4 [1]	History of English literature — 4
II. Languages other than English	Latin — 4	Latin — 3 German — 4
III. Mathematics	Algebra — 5	Commercial arithmetic — 2 Geometry — 3
IV. History	Greek and Roman history — 3	English history — 2
V. Science	Physical geography, and botany and zoology — 4	Commercial geography — 2
VI. Economics and political science	Philadelphia and Philadelphia interests — 1	Bookkeeping — 2
VII. Business technique	Penmanship and business forms — 1 Drawing — 2	Stenography — 2

SUBJECTS OF STUDY	Third year	Fourth year
I. English	Readings from English literature — 4	Reviews and thesis writing — 3
II. Languages other than English	German — 3 French (or Spanish) — 4	German — 3 French (or Spanish) — 3
III. Mathematics		
IV. History	Modern European history — 2	Modern, industrial and commercial history — 3
V. Science	Physics and chemistry — 4	Industrial chemistry — 2
VI. Economics and political science	Political economy — 2	Transportation, banking and finance — 4 Statistics — 1 Political science — 3
VII. Business technique	Office practice — 2 Stenography — 2 Observation of business methods — 3	Ethics of business and commercial law — 2

For reasons of expedience and economy, the department is housed in the magnificent new high school building, and much of the instruction is given at present by the regular teaching force. Under a special director, however, the work promises to grow speedily into an entirely differentiated

[1] The numeral after each course indicates the number of recitation hours per week.

institution, which may parallel the success of the manual training high schools of that city.

The commercial department in the Pittsburg high school was organized in 1872 for the benefit of those who for any cause were not able to spend four years in the high school and yet who desired some scholastic training in addition to that given in the ward or elementary school, and especially such training as will best prepare for business positions.[1]

It will be seen that the course was recognized to be a shorter one than the other four years' courses. Its commercial studies are essentially those of a so-called commercial college. At the same time it is so far an improvement upon them as it undertakes to give scope for general training. The curriculum is two years, instead of two months or one year. The first year is given up chiefly to general studies, the last to book-keeping, typewriting, stenography. Out of 1,918 students in the school 612, almost exactly one-third, were enrolled in the commercial course and of these 247 were girls and 365 boys. The program declares that the aim of the commercial department is to make the study of bookkeeping in its various branches a mental discipline for the commercial student similar to that produced by the study of higher mathematics in a classical course. A practical department containing various kinds of offices has been established which the students must work through in time.

The commercial courses in the Boston high schools is likewise only two years in length. Commercial arithmetic, bookkeeping, and stenography are begun in the first year, occupying about one-half of the time, while the rest is devoted to general studies like English, history, drawing, music, etc. The second year is much like the first; about one-half the time is given to the study of commercial subjects.

In the Hillhouse high school, New Haven, Conn., while all the other courses are four years each, the commercial course is three years. About five hours a week, approxi-

[1] See catalogue of the Pittsburg Central high school, 1897–8.

mately one-third of the time, is given to strictly commercial subjects, the rest are of a general nature. Students who do the regular work well are permitted to take stenography and typewriting extra.

The work in the commercial courses of other high schools is along one or the other of the lines indicated above. It is at present a concession to a popular demand. It does not grow out of a conviction on the part of high school principals and teachers, that it is an essential part of the high school system. It will undoubtedly continue to grow and after a few good commercial high schools have formulated and solved the purpose of this kind of instruction, the average high school, profiting by their experience, will be able to organize commercial courses which will be better than those thus far elaborated.

In the opinion of the writer the technical work of the commercial courses in high schools is not as well done as in the better commercial colleges.

In the two classes of schools giving business training, which we have considered, are to be found nearly two hundred thousand students, a hundred and fifty thousand in the commercial colleges, if we accept the estimate above mentioned, and between thirty and forty thousand in the public high schools.

The third division of business schools or courses embraces the work of private secondary schools and public and private normal schools. There is the usual wide variation in what is here offered, but this class of schools plays something of a role in preparation for business with a total registration of nearly twenty thousand. (See Appendix.) The influence of this form of competition upon the ordinary business college has been already mentioned. How widely it may be felt can, perhaps, best be seen through an outline of what is open to business students in one of the best endowed secondary schools of the country, the Drexel institute of Philadelphia. This is chosen admittedly because its

department of commerce and finance has been strongly developed, yet we may fairly expect that the example set in Philadelphia will be widely followed by the schools of similar type which are springing up so rapidly in all parts of the country. Special departments of such schools and new endowments by private or semi-public bodies will, we may expect, play a large part in the work of business training in the United States, if the experience of other countries be a good basis for prophecy.

The Drexel institute of arts, science and industry at Philadelphia was founded and endowed by Anthony J. Drexel of that city. It included from the beginning in the scope of its instruction courses in commerce and finance. As the school is well endowed and independent of state control, one may see from an examination of its work in this department a type, and, indeed, a very good type, of the best work which such institutions can do in the field of commercial education.

The department of commerce and finance consists of three special departments. *First*, the course in commerce and finance; *second*, the office course; *third*, the evening course.

The circular of the institution states that the department of commerce and finance is founded on a broad and liberal basis. In its general features it resembles the commercial schools of Europe, and is intended to place commercial education in its proper relation to other departments of educational work. The object of the course is to train the young men to do business rather than simply to record business. It has been organized with a view of meeting these conditions. It provides a liberal, and at the same time, thoroughly practical course of study, including two years' training in the knowledge of the world's industries and markets, the law of trade and finance, and the mechanisms and customs of business.

The first special department is intended to give young men and young women thorough fundamental training for the activities of business which include (1) The production, manufacture, sale, and transportation of articles of com-

merce; (2) the management of stock companies and corporations; (3) the buying and selling of securities; (4) the importing and exporting of merchandise; (5) the borrowing and lending of money and credit; (6) the advertising of commercial concerns; (7) the keeping of business records.

The work of this course is divided into two years, as follows:

FIRST YEAR

First Term

Language — Composition; letter writing. American classics.

Commercial Arithmetic — Weights and measures; trade standards and prices; wages and pay-rolls; commercial interest and discount; speed practice.

Business Customs — Invoices; commercial paper; bills of lading and manifests; vouchers.

Bookkeeping — Principles and practice of double-entry; simple transactions; business forms.

Penmanship — Typewriting. Correspondence.

Commercial Geography — The earth's surface in its relation to trade and commerce. Commercial geography of the United States.

Civics — Civil government of the United States.

Spanish and German throughout the two years.

Second Term

Language — Grammatical principles; diction. Selected classics.

Industrial Arithmetic — Measurements; builders' and contractors' bids and estimates; scientific measurements; manufacturers' and mechanics' estimates.

Business Customs — Securities; collections; discounts.

Bookkeeping — Principles and practice of double-entry in more complicated transactions. Shipments, consignments and business forms.

Commercial Calculations — Practical exercises for acquiring rapidity and accuracy of work.

Commercial Geography — Natural resources of the chief countries of Europe and the United States in their relation to commercial exchanges.

Civics — History, principles and organization of political parties; civil service reform; ballot systems; municipal government.

Typewriting, Correspondence.

Physical Training in the gymnasium, twice a week throughout the year.

SECOND YEAR

First Term

Language — Rhetorical principles; essay-writing; English classics.

Advanced Bookkeeping — Introducing order-book, cash-book, sales-book, bill-book, etc.; each student is required to keep the entire accounts, for a limited time, of a dozen business concerns, representing the leading industrial and commercial corporations.

Banking and Finance — Outlines of the history of banking and of the national banking system, state banks, saving banks and trust companies.

Commercial Calculations — Practical exercises for acquiring rapidity and accuracy of work.

Commercial Geography — A comparative study of the commerce and industry of the five great commercial nations of the world.

History of Commerce — Outlines of the history of ancient, medieval and modern commerce.

Typewriting — Business forms.

Public Speaking — One hour a week.

Second Term

Language — Historical outlines of English and American literature.

Advanced Bookkeeping — Continued.

Commercial Calculations — Continued.

Banking and Finance — Bank management and practice.

Mechanism of Commerce — Boards of trade; stock and produce exchanges; transportation; interstate commerce; warehousing; importing and exporting; duties; exchange; mercantile agencies.

Commercial Law — Elementary principles of contracts, partnerships, stock companies and commercial paper.

Business Printing and Advertising — Type and paper; printers' estimates; proof-reading; business cards, circulars and catalogues. Modern advertising, including mediums, rates, agencies.

Public Speaking — One hour a week.

Physical Training in the gymnasium, twice a week throughout the year.

Students have also the privilege of attending the special courses of lectures in the chemistry of foods and the chemistry of dyeing and cleansing.

During the second year, visits are made to some of the leading industrial and commercial establishments of Philadelphia.

Diploma —The diploma of the institute is granted to students who complete the work of the course in commerce and finance, and pass the prescribed examinations.

Office courses — In addition to the general course in commerce and finance, described above, and requiring two years for its completion, three distinct office courses are offered. These are thoroughly practical in character, and are designed to prepare young men and young women for entering immediately upon the respective lines of employment to which the training leads.

Bookkeeping course — The object of this course is to prepare young men and young women for positions as bookkeepers. It occupies one year and includes the following subjects: Bookkeeping, business forms and customs, typewriting, commercial arithmetic, English and penmanship. The entire course is directed to training in the most approved methods of keeping business records. All the labor-saving devices and checking and recording systems of modern mercantile establishments are thoroughly taught.

The course occupies one year, divided into two terms.

Stenography course — The aim of this course is to train young men and young women for positions as stenographers and typewriter operators. It occupies one year and includes the following subjects: Stenography, typewriting, English, business forms and office practice. There is a growing demand among business and professional men for stenographers who can not only take down and typewrite correspondence, but who have a serviceable knowledge of good English, and who are intelligently trained along general educational lines.

The course occupies one year, divided into two terms.

Private secretary's course — This course has been organized in response to applications that have been made to the institute for clerks fitted to do work of a different character from that required in a purely business office. The subjects included in the course are as follows: Stenography, typewriting, penmanship, English, correspondence, accounts,

office practice and business printing. Applicants for admission must show by examination, or otherwise, that they are prepared to meet the requirements of the course.

The course occupies one year, divided into two terms.

Certificates — Certificates are granted to students who complete any one of the office courses and pass the prescribed examinations.

Gymnasium — The gymnasium is a large, airy room, completely equipped in accordance with the requirements of the Swedish system of physical training and with dressing-rooms, and bath-rooms supplied with hot and cold water. All the training is conducted under the immediate supervision of the directors.

Commercial museum — A beginning was made in 1895 towards the formation of a permanent commercial museum, and a large collection of raw and manufactured products has already been secured. This collection represents quite fully the following industrial products: Flour, wool, petroleum, teas and coffees, sugar, cotton, copper, iron and steel, glass, tobacco, leather, rubber, paper, wood, carpet, linen, spices, aluminum, building stone, brick and terra cotta. Additions are being made constantly, and the student who is looking forward to devoting his life to trade, shipping, or manufacturing, has opportunity, in connection with his academic work, to make a special study, from both a geographic and an economic standpoint, of the particular industry in which he is interested.

Art museum — The art museum contains extensive collections representing the industrial arts of Egypt, India, China, Japan and Europe.

Library — The library, which contains twenty-five thousand volumes, is supplied with books, periodicals and pamphlets bearing upon the work of the department, and every facility and assistance is afforded for the study of financial, economic and commercial questions.

Admission — Applicants for admission to any of the courses must pass satisfactory examinations in English, geography,

arithmetic and United States history. For admission to the course in commerce and finance, or to any of the office courses, candidates must be at least sixteen years of age. The diploma of high schools of approved standing is accepted in place of an examination. Application for admission should be made to the registrar, at the institute, between 9 A. M. and 4 P. M., or by letter.

Fees and terms — Course in commerce and finance — *twenty-five dollars* per term.

Office courses — *Twenty-five dollars* per term, each.

Students provide their own text-books and stationery.

Coat-lockers, with individual combination locks, are provided for the men students, giving to each the absolute control of his own property. Each student is charged *fifty cents* per term for a locker.

There are two terms in the year, beginning in September and February respectively. Five days' attendance a week is required, from 9 A. M. until 2 P. M.

Evening classes — The department of evening classes is fully organized, and includes the following courses:

1. Beginners' course in bookkeeping and arithmetic.
2. Accountants' commercial course.
3. Office course in stenography and typewriting.

Fee for each of the courses, for the entire season of six months, *five dollars*.

It will be seen that the pupils who enter the longer course or any of the office courses must be at least sixteen years of age and must have passed examinations indicating that they have completed the ordinary work of the elementary school, such as the average boy who has been in school from his sixth year could have completed by the time he was fourteen.

The desire of the management, however, is plainly that they shall have done considerably more work, including if possible the first year or two of the high school. As a matter of fact the average age of the persons who enter upon this course is that of graduation from the ordinary three years' high school course of smaller towns and villages.

The work done in the Drexel institute is paralleled to a greater or less extent by similar work done in many private institutions, such as the Heffley school, formerly of Pratt institute of Brooklyn, the Armour institute of Chicago, and other schools founded by private initiative. Many of these schools have the advantage of ample funds so that they are not as dependent upon the whims of individual students as are the commercial schools described in previous paragraphs, and on the other hand they are independent of the injurious influences at work in many of the public schools.

I think it is not too much to say that the two years' course offered in the Drexel institute forms in its way a model, and furnishes the basis for the elaboration of a curriculum which will compare favorably with the best of the European commercial schools of the same grade. The work done in the evening course of this institution corresponds more closely to the work of the ordinary business college as described above.

When we turn our attention to the fourth class of institutions in which instruction is offered in the field of commercial subjects, namely, the colleges and universities, we are struck by two or three salient facts. In the first place the movement for instruction in these subjects in our higher institutions of learning is of comparatively recent origin. In the second place it has affected but very few of these institutions though in the list are some of the most prominent and influential universities in the country. It is also a matter of interest that the attitude of these higher institutions of learning toward this subject is a radically different one from that of the other classes of institutions which we have been discussing.

It has been very difficult indeed in this whole development to get the so-called commercial colleges, the high schools and other commercial courses of the various institutes in their departments of commerce to give any instruction, whatever, except in the so-called practical subjects, and

of any kind whatever except of the most immediate, technical, special sort.

In the colleges and universities on the other hand, even where they have been willing to accord a certain recognition to the necessity of higher education in commercial and business matters, it has been difficult to get them to give any attention, whatever, to the more practical sides of the work. While the commercial colleges have felt that political economy, commercial geography and similar subjects were too remote and impracticable to make it worth while for them to admit these subjects into their curricula, the colleges have felt that accounting, commercial arithmetic, and similar subjects were too elementary to deserve any attention, whatever, from higher institutions of learning.

The colleges and universities, moreover, have seen scores and hundreds of young men complete the old-fashioned classical courses of study, and enter the ranks of business men with ability and success. They have felt, therefore, that in a certain sense every man who desired a higher education, even if he should wish to go into business subsequently, would find it worth his while to take the old-fashioned course. And they were very slow, indeed, to recognize that there were scores and hundreds of young men in the community who would take a higher education if an emphasis were laid upon subjects in which they were interested and which had to do at some point, at least with their future careers, who could not be persuaded to follow out an old-fashioned classical curriculum.

Four institutions in the United States, the University of Pennsylvania in Philadelphia, the University of Chicago in Chicago, the University of California in Berkeley, Cal., the Columbia university in the city of New York, deserve special mention for their connection with this subject of higher commercial education. Some other institutions — notably, certain of the state institutions — have also attempted to do something in this department, but their efforts have been spasmodic, and in some cases futile, owing to the fact, among other things, that they were not able or willing to

spend the necessary money upon the establishment and maintenance of these courses.

In 1881 Joseph Wharton, Esq., a manufacturer of Philadelphia, gave to the University of Pennsylvania the sum of one hundred thousand dollars in order to establish a department in that institution for higher commercial training. A department was established known as the Wharton school of finance and economy, the object of which was the furnishing of an adequate education in the principles underlying successful business management and in the principles of civil government. The curriculum was two years in length and was made up largely of political economy, political science, accounting, mercantile law and practice, etc. A bachelor's degree was conferred upon the graduates from this school. To enter as a regular student the candidate must have completed the first two years of the regular four years' college course. Many errors were made in the initial establishment of the school, such as assigning instruction in the technical subjects included in the course to men who were already in the university but who knew little about the subject-matter of the courses assigned to them, and cared less. After some unpleasant experience growing out of this circumstance the faculty was reconstructed and enlarged, specialists being added for the newer subjects. After some ten years' experience it was decided to enlarge the course by extending it downward into the first two years of the college course, and at present the course in finance and economy covers four years and is included together with the other courses in arts and science in the so-called school of arts.

The requirements for admission are the same as for other departments and represent the ordinary requirements of first-class American colleges. The faculty is composed of some thirteen members.

A special course intended to give additional facilities for those students who wish to enter journalism is constructed by omitting certain subjects from the regular course and inserting others.

The following is a curriculum of the courses in finance and economy, showing the assignment of subjects among the years and the number of hours per week.

COURSE IN FINANCE AND ECONOMY

Freshman class

SUBJECTS	No. of hours per week	
	1st term	2d term
Composition	2	2
Algebra	2	2
Solid geometry	2	—
Trignometry	—	2
General chemistry[1]	4	4
German	3	3
Accounting	3	3
Physical and economic geography	2	2
Practical economic problems	3	3
Economic literature	2	2
Newspaper practice[2]	1	1

1 For students who present solid geometry and plane trigonometry and physics for admission to college. Such students omit solid geometry and trigonometry.

2 For students in journalism, who omit accounting in second term.

Sophomore class

SUBJECTS	No. of hours per week	
	1st term	2d term
Modern novelists	2	—
History of English literature	—	2
Scientific German	3	3
Business law	2	—
Money and banking	—	2
Business practice	1	1
American history	2	2
Roman history	2	2
Theory and geography of commerce	2	2
Elementary sociology	2	2
General politics	2	2
Congress	1	1
Newspaper practice[1]	1	1
Current topics[1]	1	1

1 For students in journalism, who omit business practice and history and geography of commerce in second term.

Junior class

SUBJECTS	No. of hours per week	
	1st term	2d term
Constitution of United States	2	—
Constitutions of Germany and Switzerland	—	2
Congress	1	1
Modern legislative problems	2	2
Political economy	3	3
Advanced sociology	2	2
Sociological field work	1	1
Business practice	2	—
Banking	—	2
American history	2	2
English constitutional history	2	2
Logic	2	—
Ethics	—	2
Art and history of newspaper making[1]	1	1
Newspaper practice[1]	1	1
Current topics[1]	1	1

1 For students in journalism, who omit either modern legislative problems, or business practice and banking.

Senior class

SUBJECTS	No. of hours per week	
	1st term	2d term
Public administration	2	2
Legal institutions	2	2
Municipal government	2	2
Political economy	2	2
Statistics	2	2
Finance	2	2
Transportation	2	2
History of renaissance and reformation	2	2
Art and history of newspaper making.[1]	1	1
Newspaper practice[1]	1	1
Current topics[1]	1	1

1 For students in journalism, who omit municipal government, or transportation, or statistics.

It will be seen that this curriculum includes a large number of subjects, and that the nucleus of the course is to be found in the study of economics and politics, supplemented by practical courses in accounting, business law and business practice.

The following table shows the number of students which have been enrolled in the course for the years indicated:

1892–3	59
1893–4	71
1894–5	113
1895–6	97
1896–7	101
1897–8	87

The degree of bachelor of science in economics is conferred upon those who complete this course.

The growing demand for higher instruction in commercial subjects, combined with the success of the experiments in the University of Pennsylvania, turned the attention of several institutions toward the subject about the same time.

The University of Chicago, which opened its doors in October, 1892, had included within its plan of work from the beginning a college of practical affairs. But it was not found practicable to undertake the organization of such a department until the year 1898, and students were enrolled in this college for the first time on the first of July of that year. The new department was given the title of the college of commerce and politics, and was organized as a co-ordinate department with the other colleges of arts and literature and science. The purpose of the new college, like that of those already existing in the university, is two-fold. First, it aims at the attainment of general culture; in the second place the weight of work is put in the lines of the courses offered in certain specified departments. In the new college those departments include political economy, political science, history and sociology. In the other colleges the distinctive work is in the classics, modern languages and literatures, and sciences respectively. The courses of study afford instruction concerning the place of America in the general development of civilization, the origin and characteristics of our national institutions, the physical resources, moral traditions, intellectual standards of our country, the commercial, domestic and foreign relations of our industries

and our politics, and the principal economic, social and political problems which confront the leading nations of the world.

It is intended by the college of commerce and politics to provide an education for those whose tastes lie along the particular lines indicated, and at the same time to open a way for special training in the direction of certain forms of business, of politics and journalism, and of diplomacy. The college is by no means a technical school, but is intended to give a kind of knowledge and training which may enable those who enter commerce, politics, journalism or diplomacy to begin their work with a certain degree of equipment. Those who develop an especial aptitude for the subject pursued will in many cases continue their work in the graduate school.

The course of study in the college of commerce and politics covers a period of four years. The first two years, however, are essentially the same as the first two years in one or another of the other liberal courses, political economy or political science being the only subject in these two years having a specific relation to the special work of the college. The other studies of the first two years are history, French or German, English, mathematics, science, and a small proportion of the time (about one-sixth) is given to any other subject which the student may desire to pursue from among the courses offered in the university. The admission to the course covers about the curriculum of the typical four years' high school course, including at least four years' work in Latin, two in mathematics, and the usual time devoted to English history, physics, and German or French. It is during the last two years of the work that the special character of the college becomes apparent. The work of the last two years is divided into three groups: Commerce, politics, journalism and diplomacy.

In the first group, commerce, there are four special subgroups: (a) Railways; (b) banking; (c) trade and industry; (d) insurance.

The student must elect, at the beginning of the third year's work in this college, one of these groups to which he wishes to devote his time. One-third of the course for the next two years must be selected from within the group chosen. Another third may be selected by the student from a list of specified courses. The remaining third may be chosen by the student from any course offered by the departments of political economy, political science, history or sociology. Thus if the student chooses commerce as the main group and banking as the sub-group, he is required to take courses in the financial history of the United States, in money and practical economics, in banking, and in the economic seminar; he must then select an equal amount of work from the following list of courses: Finance and taxation; federal government; government of Great Britain; federal constitutional law of the United States; American administrative law; England under the parliament; contemporary society in the United States outlined, and constructive social philosophy. And from a list of over one hundred courses in the departments of political science, history, sociology, he must choose in addition an equal number of courses.

It will be seen that in this work, as in the University of Pennsylvania, the nucleus consists of courses in economics and politics, using those terms in a large sense. But the University of Chicago has not added special technical courses in accounting, business law, business practice, etc., which forms a characteristic feature of the Wharton school. During the year 1898–9 eleven students enrolled for the courses in the college of commerce and politics. Of these, ten entered upon the work of the first year and one upon the work of the third year. The degree of bachelor of philosophy is conferred upon those who complete this course.

About the same time that the University of Chicago determined to adopt a scheme of higher commercial training, a report was made to the board of trustees of the

University of California, by one of its members, urging the adoption of a similar course there. After an elaborate discussion, it was decided to erect an additional college in the university, to be known as the college of commerce. The course extends over four years, similar to that of the other colleges in the university. The requirements for admission were essentially the same, and correspond to graduation from the typical high schools with the four years' course.

In the first annual report of the president, after work was begun, it was stated that many details were yet to be determined, among others, the question of what degree should be conferred upon students who completed the course. In the same report the following statement is contained as to the scope of the new college:

"It is the intention of the authorities of the university to place the course in commerce upon a high scientific plane, otherwise it is not justified in claiming a place in the university curriculum beside those advanced scientific, philosophical and literary courses which have already won recognition."

The sciences dealing with the various departments of the world's trade can justly claim such recognition. The mere arts of the counting room do not belong to the list of studies. The student will be encouraged to acquire a knowledge of them elsewhere possibly, before entering college. Thus the college of commerce will supplement, not compete with, the work of the older business commercial schools.

The following list of courses taken from a prospectus recently issued by the university will show more clearly the intended character and scope of the new college:

Economic studies: General theory and analysis — Political economy: General principles and theory. Labor and wages. Theory and practice of exchange; foreign and domestic. Theory of value. Markets: their organization and the determination of prices. Currency: in all countries. Banking: in all countries. Economic features of transportation, by land and water. (A subject in which many special courses should be offered.) Industrial

and commercial organization. Corporations and corporation finance. Communication: postal service, telegraph and telephone, newspapers and advertising. Insurance: fire, marine, life, etc. Consumption, and the principles of demand and storage. Commercial usages of different countries. Public finance: Government expenditures, revenues — including taxation, customs, duties, etc.— public debts and fiscal administration. Statistics, mathematical and practical. History, theory and methods: the "movement of population," actuaries' statistics, theory of prices, etc.

Studies in economic history — The history of commerce in all countries and at every age. (Upon this general subject as large a number of special courses as possible should be offered.) The history of the institution of private property. The history of land tenures. The history of agriculture. The history of industry from the earliest times. The history of manufactures. The history of labor and of labor organizations and other special courses.

Legal studies — Commercial law of different nations. Public international law, and the duties of diplomatic and consular officers. Private international law. Admiralty and maritime law. Roman law. Comparative jurisprudence. Judicial procedure in different countries. Law of private corporations; and other special courses.

Political studies — Constitutional law of different nations. Public law and administration. Municipal government. General political theory. Legislative control of industry and commerce.

Historical studies — The general political and constitutional history of the leading nations, especially during the XIXth century; diplomatic history. (Economic history, that is, the history of industry and commerce, is of such importance as to constitute a separate group; see above.)

Geographical studies — Political geography. Geodesy. Physical geography. Commercial geography. Biological geography: including botany, zoology, anthropology, etc. Meteorology and climatology. Oceanography: Coasts, harbors, etc. Navigation and nautical astronomy. Geology.

Technological studies concerning transportation — Civil engineering and mechanical engineering; construction of roads, bridges, canals, irrigation works, etc.; motors and motor power, etc.; railroad economics, etc.

Technological studies concerning the materials of commerce — Botany: General plant morphology; economic botany. Forestry, and wild-plant products; also wild-animal products. Agri-

culture: cultivated plant products of all descriptions, including field, orchard, and vineyard products; animal products, such as meats, dairy products, wool, etc., and including agricultural practice, irrigation, etc. Agricultural manufactures, such as sugar, starch, textiles, oils, brewing, tanning, drying, canning, etc. Fisheries, and all the products of the sea. Mining, and mineral products, and building materials. Chemical technology, and chemical products, acids, alkalies, etc. Manufactured products. Decorative and industrial art.

A large number of other special courses in these and other applied sciences connected with the materials and the operations of commerce should be offered.

Mathematical studies — Courses covering all the mathematical principles involved in the above studies.

Linguistic studies — The English language and English literature. The languages and literatures of the nations with which we have commercial relations: American, European, and Oriental.

Philosophical studies — Ethics and civil polity.

No statement of the actual enrollment of students in this new college and of the way in which it has opened up its work has come to the attention of the writer, but the interest felt in the project by some members of the board of trustees and by some members of the faculty justifies the hope that this is the beginning of great things in the department of higher commercial education.

On November 3rd, 1898, the chamber of commerce of the city of New York adopted the report of a committee which had been previously appointed by that body on the subject of commercial education. This report, after strongly commending the establishment of a department of sounder commercial education both in secondary schools and in higher institutions of learning in this country, advised the appointment of a special committee by the president of the chamber of commerce for the further consideration of the subject of commercial education. This committee was appointed and, after various sessions and conferences with authorities of Columbia university, a report was submitted to the chamber of commerce recommending that the chamber assist

Columbia university in the establishment of a collegiate course in commerce by the grant of certain funds.

This report presents in a certain way the most complete scheme of higher commercial instruction which has thus far been submitted for the consideration of the public. It unites the practical elements in the course of the Wharton school with the wider range of the courses and subjects offered at California and Chicago. It was framed upon the plan of utilizing as largely as possible the existing courses of instruction in Columbia university, and supplementing and adding to such courses the subjects necessary to offer a complete and well-rounded scheme of higher commercial instruction.

Although the plan has not been carried into effect as yet and may be materially altered, still, coming from such a source and backed by such a body as the New York chamber of commerce, it seems likely to be of sufficient importance to merit a somewhat fuller notice.

It is intended to be a college course of commerce covering four years of fifteen hours a week. It presupposes graduation from a secondary school, public or private, in which English, mathematics, history and natural science, and one modern language will have been systematically studied to the extent now required for admission to the college department of Columbia university. In form and in content it is adapted to students of college age, namely, sixteen to twenty years.

In addition to the training provided in commercial subjects, the course includes training for two years in writing English, for two years in a modern European language, for two years in European and American history, and for three years in political economy and social science. It offers opportunities for the study of industrial chemistry, of a selection of three modern languages and literature, if any of these be desired.

Of the sixty hours required (four years of 15 hours each) four hours or six and two-thirds per cent are devoted to instruction in writing English; six hours or ten per cent to

European and American history; six hours or ten per cent to the modern European languages; ten hours or sixteen and two-thirds per cent to political economy and social sciences, and thirty-four hours or fifty-six and two-thirds per cent to the study of commerce itself in its various phases. It will be observed that this curriculum comprises fundamental courses in the principles governing business combined with a detailed course in practice. It is intended that many of these latter courses, as well as some of the former, shall be given by men having an intimate personal acquaintance with actual business life. Among such courses would be those in accounting and transportation, technique of trade and commerce, commercial ethics, commercial credits, insurance and commercial business.

Aside from the general subjects included in liberal courses we note a course of three hours per week for one year given to accounting and a similar course to economic geography; a course of two hours a week following a course in chemistry on the study of commercial products; a course of three hours a week upon the technique of trade and commerce, such as weights and measures, currency and banking systems, customs regulations, markets, fairs, etc. There are also courses in banking, accounting, commercial geography, railroad and public accounting, history of commercial theory and merchant shipping and trade routes, commercial treaties and insurance.

No degree is to be given for this course for the present, but a certificate of graduation testifying that the candidate has completed the work of the four years will be given to all students who pass the requisite examinations after attending the courses.[1]

It is plain from the foregoing account that instruction in commercial subjects is to be introduced into all higher institutions of learning upon a broader scale than ever before.

[1] After this account was prepared information comes to hand of a department of Commerce and Economics at the University of Vermont. A trustee of the university, Mr. John H. Converse of Philadelphia, has given funds for an endowment, and work will be inaugurated in the autumn of 1900.

It cannot be maintained, however, up to the present that our experience has been large enough to afford any accurate indication of what the ultimate form or purpose of such instruction shall be. We have as yet established no independent college of commerce in the United States upon an adequate foundation. We have not even established any institution which may be fairly called a commercial high school, that is, a school with an adequate equipment, with a differentiated curriculum and with an opportunity under favorable conditions to show what it can accomplish in an educational and a technical way. None of our colleges and universities have as yet been willing to give such departments a fair opportunity to show what they might accomplish in the same directions. But with every passing year the demand for better facilities on the part of young people who desire to prepare themselves for business careers will force our commercial colleges to improve their work; will force those who have charge of public education to give a larger space in our secondary schools to this branch of work; will lead the managers of our private secondary schools to offer better facilities, and will finally compel our colleges and universities to do something for the education of the future business man which may be compared with what they are doing for the future engineer, or lawyer, or physician, so far as the peculiarities of a business career may render such a scheme feasible.

APPENDIX

STATISTICS OF COMMERCIAL AND BUSINESS SCHOOLS

Bureau of education report, 1896–97

In the 341 business schools represented in this report there were 1,764 instructors and 77,746 students. The total number of graduates in the commercial course was 11,728, and in the amanuensis course 8,862. The number of students in the day course was 63,481, or 82 per cent of the whole number, and the number in the evening course was 14,265, or 19 per cent of the whole number. It will be seen by the above figures that the day school contains more than four times the number of students that are reported in the evening schools. The number of students in the various courses of study was as follows:

Course of study	Males	Females
Commercial course	29 216	8 713
Amanuensis course	10 185	12 957
English course	9 653	3 671
In telegraphy	897	312

The total number of students in the commercial and business courses of universities and colleges, normal schools, private high schools and academies, and public high schools was 56,002, and in the commercial course of business schools was 37,929, making a total of commercial students in all the schools in the United States as reported to this bureau of 93,931.

TABLE I — *Summary of statistics of commercial and business colleges, 1896–97*

STATE OR TERRITORY	Number of institutions	INSTRUCTORS			STUDENTS				
		Male	Female	Total	Male	Female	Total	Day school	Evening school
1	2	3	4	5	6	7	8	9	10
United States	341	1 219	445	1 764	51 899	25 847	77 746	63 481	14 265
North Atlantic Division	103	410	197	607	17 797	9 892	27 689	21 444	6 245
South Atlantic Division	22	72	49	121	3 775	1 693	5 468	4 509	959
South Central Division	28	115	30	145	4 906	1 388	6 294	5 494	800
North Central Division	160	517	216	733	20 750	10 479	31 229	26 016	5 213
Western Division	28	105	53	158	4 671	2 395	7 066	6 018	1 048
North Atlantic Division:									
Maine	6	14	10	24	744	467	1 211	1 165	46
New Hampshire	2	5	2	7	100	46	146	106	40
Vermont	1	2	1	3	90	61	151	111	40
Massachusetts	14	56	43	99	1 928	1 540	3 468	2 783	685
Rhode Island	3	14	5	19	323	230	553	496	57
Connecticut	9	27	19	46	1 079	865	1 944	1 622	322
New York	29	129	69	198	6 336	3 361	9 697	7 779	1 918
New Jersey	6	21	11	32	684	401	1 085	708	377
Pennsylvania	33	142	37	179	6 513	2 921	9 434	6 674	2 760
South Atlantic Division:									
Maryland	2	9	1	10	361	135	496	355	141
District of Columbia	5	16	25	41	1 160	768	1 928	1 680	248
Virginia	5	19	7	26	554	166	720	581	139
West Virginia	2	7	2	9	298	169	467	309	158
North Carolina	2	3	0	3	82	6	88	81	7
Georgia	5	15	12	27	1 225	402	1 627	1 401	226
Florida	1	3	2	5	95	47	142	102	40
South Central Division:									
Kentucky	2	11	2	13	567	293	860	750	110
Tennessee	6	22	5	27	949	216	1 165	1 153	12
Alabama	1	2	1	3	195	75	270	220	50
Mississippi	5	32	4	36	668	60	728	693	35
Louisiana	1	9	3	12	368	98	466	354	112
Texas	12	36	14	50	1 939	552	2 491	2 035	456
Arkansas	1	3	1	4	220	94	314	289	25
North Central Division:									
Ohio	29	65	38	103	2 616	1 698	4 314	3 783	531
Indiana	17	72	29	101	2 900	1 605	4 505	3 777	728
Illinois	25	100	36	136	4 289	2 088	6 377	5 508	869
Michigan	15	44	19	63	1 961	1 036	2 997	2 410	587
Wisconsin	15	30	17	47	945	404	1 349	1 088	261
Minnesota	14	35	14	49	1 315	658	1 973	1 637	336
Iowa	16	57	29	86	2 360	1 015	3 375	2 900	475
Missouri	16	74	23	97	2 988	1 463	4 451	3 163	1 288
North Dakota	1	5	1	6	83	38	121	110	11
South Dakota	2	4	1	5	104	57	161	130	31
Nebraska	6	23	5	28	944	260	1 204	1 133	71
Kansas	4	8	4	12	245	157	402	377	25
Western Division:									
Montana	4	20	6	26	689	335	1 024	766	258
Arizona	1	1	2	3	47	25	72	59	13
Colorado	3	5	7	12	387	156	543	376	167
Utah	2	9	2	11	350	77	427	330	97
Washington	2	7	2	9	401	188	589	539	50
Oregon	3	10	7	17	465	265	730	690	40
California	13	53	27	80	2 332	1 349	3 681	3 258	423

TABLE II — *Students in business course in other institutions*

STATE OR TERRITORY	IN OTHER INSTITUTIONS				
	Universities and colleges	Normal schools	Private secondary schools	Public high schools	Total
1	2	3	4	5	6
United States	5 056	6 297	11 574	33 075	56 002
North Atlantic Division	365	1 445	3 850	15 797	21 457
South Atlantic Division	441	627	1 645	1 536	4 249
South Central Division	870	947	1 914	1 960	5 691
North Central Division	3 075	3 187	3 260	12 109	21 631
Western Division	305	91	905	1 673	2 974
North Atlantic Division:					
Maine	.....	34	223	512	769
New Hampshire	.....	.....	257	215	472
Vermont	21	.....	377	150	548
Massachusetts	.....	.....	198	3 600	3 798
Rhode Island	.....	28	323	592	943
Connecticut	.....	.....	103	615	718
New York	174	82	1 513	3 691	5 460
New Jersey	.....	.....	118	2 674	2 792
Pennsylvania	170	1 301	738	3 748	5 957
South Atlantic Division:					
Delaware	.....	.....	30	216	246
Maryland	21	10	151	284	466
District of Columbia	26	.....	161	202	389
Virginia	31	25	279	301	636
West Virginia	187	158	98	127	570
North Carolina	77	99	536	13	725
South Carolina	8	215	175	76	474
Georgia	13	120	205	201	539
Florida	78	.....	10	116	204
South Central Division:					
Kentucky	272	368	334	88	1 062
Tennessee	100	133	402	515	1 150
Alabama	88	284	219	228	819
Mississippi	40	88	201	162	491
Louisiana	187	10	287	282	766
Texas	157	64	426	454	1 101
Arkansas	26	.....	18	219	263
Oklahoma	.....	.....	.....	.....	.....
Indian Territory	.....	.....	27	12	39
North Central Division:					
Ohio	465	497	131	1 775	2 868
Indiana	14	448	187	634	1 283
Illinois	763	341	527	1 486	3 117
Michigan	92	165	144	1 613	2 014
Wisconsin	106	.....	507	727	1 340
Minnesota	111	25	564	160	860
Iowa	452	802	441	2 507	4 202
Missouri	436	55	442	1 417	2 350
North Dakota	50	85	.....	95	230
South Dakota	50	.....	60	82	192
Nebraska	61	407	109	730	1 307
Kansas	475	362	148	883	1 868
Western Division:					
Montana	.....	.....	4	171	175
Wyoming	.....	.....	13	.....	13
Colorado	.....	.....	17	362	379
New Mexico	.....	12	26	17	55
Arizona	15	.....	.....	11	26
Utah	.....	75	277	.....	352
Nevada	43	.....	.....	100	143
Idaho	.....	.....	12	.....	12
Washington	51	.....	108	72	231
Oregon	11	4	182	29	226
California	185	.....	266	911	1 362

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